# KAISER PERMANENTE : KP VA Silver Virtual Forward 750 Ded/CSR

KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC., 2101 East Jefferson Street, Rockville. MD 20852

vered Services Coverage Period: Beginning on or after 01/01/2024

Coverage for: Individual/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage see https://kp.org/plandocuments or call 1-855-249-5018 (TTY: 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-249-5018 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$750 Individual / \$1,500 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive care and services indicated in chart starting on page 2.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$2,100 Individual / \$4,200 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Copayments on certain services, premiums, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org</u> or call 1-855-249-5018 (TTY: 711) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain specialists.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health	Primary care visit to treat an injury or illness	\$35 / visit	Not Covered	No charge for the first visit, then \$35 after <u>deductible</u> (subject to combined PCP cost share limit). <u>Copayment</u> waived for children under age 5.
care provider's	Specialist visit	\$55 / visit	Not Covered	None
office or clinic	Preventive care/ screening/ immunization	No charge, <u>deductible</u> does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
lf you have a test	Diagnostic test (x- ray, blood work)	X-ray: 10% <u>coinsurance;</u> Lab: \$55 / visit	Not Covered	None
	Imaging (CT/PET scans, MRI's)	10% coinsurance	Not Covered	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/formulary	Generic drugs (Tier 1)	\$10 / <u>prescription</u> , <u>deductible</u> does not apply	Not Covered	Copay for up to 30-day supply. Up to 90-day supply for 2 copays at <u>Plan</u> Pharmacies. Up to a 90-day supply for 1.5 copays through Mail Order. No charge, <u>deductible</u> does not apply for <u>preventive</u> drugs or contraceptives.
	Preferred brand drugs (Tier 2)	\$30 / prescription	Not Covered	Copay for up to 30-day supply. Up to 90-day supply for 2 copays at <u>Plan</u> Pharmacies. Up to a 90-day supply for 1.5 copays through Mail Order. No charge, <u>deductible</u> does not apply for <u>preventive</u> drugs or contraceptives.
	Non-preferred drugs (Tier 3)	20% coinsurance	Not Covered	Up to 30-day or 90-day supply. No charge, <u>deductible</u> does not apply for <u>preventive</u> drugs or contraceptives.
	<u>Specialty drugs</u> (Tier 4)	20% coinsurance	Not Covered	Up to a \$250 max per 30-day supply, or up to a \$500 max per 90-day supply at KP Pharmacy or Mail Order.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	Not Covered	None
outpatient surgery	Physician/surgeon fees	10% coinsurance	Not Covered	None
	Emergency room care	10% coinsurance	10% coinsurance	None
If you need immediate medical attention	Emergency medical transportation	No Charge	No Charge	None
	Urgent care	\$55 / visit	\$55 / visit	Non-plan providers are not covered inside the service area
lf you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	Not Covered	None
	Physician/surgeon fee	10% coinsurance	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 / visit	Not Covered	No charge for the first visit, then \$35 individual therapy after <u>deductible</u> / \$17 group therapy after <u>deductible</u> (subject to combined PCP cost share limit). All other outpatient services are 10% <u>coinsurance</u> .
	Inpatient services	10% coinsurance	Not Covered	None
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply	Not Covered	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	10% coinsurance	None	None
	Childbirth/delivery facility services	10% coinsurance	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	No Charge	Not Covered	None
	Rehabilitation services	Inpatient: 10% <u>coinsurance;</u> Outpatient: \$55 / visit	Not Covered	Inpatient: None; Outpatient: Limited to 30 visits each for PT/OT/ST/year.
If you need help recovering or have other special health	Habilitation services	\$55 / visit	Not Covered	Limited to 30 visits each for PT/OT/ST/year. Early Intervention: No visit limits for certain children under age 3.
needs	Skilled nursing care	10% coinsurance	Not Covered	Limited to 100 days per stay.
	Durable medical equipment	10% coinsurance	Not Covered	None
	Hospice service	No Charge	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No charge, <u>deductible</u> does not apply	Not Covered	One exam per year.
	Children's glasses	No charge, <u>deductible</u> does not apply	Not Covered	1 pair glasses/yr OR 1st purchase of contact lenses/yr OR 2 pair/eye/yr medically necessary contacts (select group of frames and contacts)
	Children's dental check-up	\$5 / visit, <u>deductible</u> does not apply	Not Covered	Limited to members up to the end of the month in which the member turns 19.

### **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Acupuncture	Long-Term Care	Routine Foot Care		
<ul> <li>Cosmetic Surgery</li> <li>Dental Care (Adult)</li> </ul>	<ul> <li>Non-Emergency Care when Traveling Outside the U.S.</li> </ul>	Weight Loss Programs		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
<ul> <li>Bariatric Surgery</li> <li>Chiropractic Care with limits (Limited to 30 visits / year. The visit limit applies separately for Habilitative and Rehabilitative Services.)</li> <li>Hearing Aids with limits (Limited to one hearing aid per hearing-impaired ear every 24 months up to \$1,500 per hearing aid for children under age 19).</li> </ul>	<ul> <li>Infertility Treatment with limits (Diagnostic Services)</li> <li>Private-Duty Nursing with limits</li> </ul>	<ul> <li>Routine Eye Care (Adult)</li> <li>Voluntary Termination of Pregnancy</li> </ul>		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the agency in the chart below.

#### Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-855-249-5018 (TTY: 711) or www.kp.org/memberservices		
Virginia Bureau of Insurance	1-877-310-6560 or www.scc.virginia.gov/boi		

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

#### Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5018 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5018 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-855-249-5018 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5018 (TTY: 711)

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

6 of 8

#### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care and a hosp delivery)	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)	
■ <u>Specialist copayment</u> ■ Hospital (facility) <u>coinsurance</u> 1	<ul> <li>50 The <u>plan's</u> overall <u>deductible</u></li> <li>55 <u>Specialist copayment</u></li> <li>% Hospital (facility) <u>coinsurance</u></li> <li>55 Other (blood work) <u>copayment</u></li> </ul>	\$750 \$55 10% \$55	Hospital (facility) <u>coinsurance</u>	\$750 \$55 10% 10%
This EXAMPLE event includes services like: <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and blood work</i> ) <u>Specialist</u> visit ( <i>anesthesia</i> )	This EXAMPLE event includes services li Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)	9	This EXAMPLE event includes services Emergency room care (including medical s Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	-

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$750	Deductibles	\$750	Deductibles	\$750
Copayments	\$10	Copayments	\$500	Copayments	\$300
Coinsurance	\$800	Coinsurance	\$70	Coinsurance	\$100
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$1,620	The total Joe would pay is	\$1,320	The total Mia would pay is	\$1,150

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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## NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - · Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
  - · Qualified interpreters
  - · Information written in other languages

If you need these services, call 1-800-777-7902 (TTY: 711)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

## HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

**አማርኛ (Amharic) ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم برقم (Arabic) 1-800-777-7902).

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-777-7902** (TTY)تماس بگیرید.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-777-7902** (TTY : **711**).

Băsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo: O jǔ ké m̀ Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛ́ìn m̀ gbo kpáa. Đá
1-800-777-7902 (TTY: 711)

বাংলা (Bengali) লক্ষ্য করুল: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃথরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-800-777-7902 (TTY: 711)।

**中文 (Chinese) 注意:**如果您使用繁體中文,您可以免費獲得語言援助服務。 請致電 1-800-777-7902 (TTY: 711)。

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', ťáá jiik'eh, éí ná hóló, koji hódíílnih 1-800-777-7902 (TTY: 711). **Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-777-7902** (TTY: **711**).

ગજુરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-777-7902 (TTY: 711).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-777-7902** (TTY: **711**).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-777-7902 (TTY: 711) पर कॉल करें।

**Igbo (Igbo) NRUBAMA:** O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo **1-800-777-7902** (TTY: **711**).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-777-7902 (TTY: 711).

**日本語(Japanese)注意事項:**日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-777-7902**(TTY:**711**)まで、お電話にてご連絡ください。

**한국어 (Korean) 주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료 로 이용하실 수 있습니다. **1-800-777-7902 (TTY: 711)**번으로 전화해 주십시 오. **Português (Portuguese) ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-777-7902** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-777-7902 (TTY: 711).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-777-7902** (TTY: **711**).

**Tagalog (Tagalog) PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-777-7902** (TTY: **711**).

**้ไทย (Thai) เรียน:** ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษา ได้ฟรี โทร **1-800-777-7902** (TTY: **711**).

اُ**ردو (Urdu) خبردار:** اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں **1-800-777-7902** (TTY).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-777-7902** (TTY: **711**).

**Yorùbá (Yoruba) AKIYESI:** Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi **1-800-777-7902** (TTY: **711**).